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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Cook

Docket No.: INTU0015

Serial No.: 09/487,233

Art Unit: 3628

Filed: 1/19/2000

Examiner: Dass, H

Title: Consumer Directed Financial Transfers Using Automated Clearinghouse Networks

Date: September 9, 2004

Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

ASSOCIATE POWER OF ATTORNEY

Sir:

The undersigned attorney of record in the subject patent application hereby grants an Associate Power of Attorney to the following to prosecute this application and to transact all business in the Patent Office connected therewith.

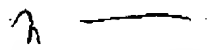
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